

EXHIBIT B

SAMPLE POSSIBLE ADVANCE DISCLOSURE FOR TRUE OPEN-END HELCs

PAYMENT INFORMATION ON YOUR HELC

YOU WILL BE GETTING A LINE OF CREDIT IN THE AMOUNT OF \$ 35,000.

YOUR INITIAL LOAN BALANCE WILL BE \$ 15,000.

IF

IF YOU DO NOT MAKE ANY OTHER WITHDRAWALS ON THIS ACCOUNT

and

IF THE INTEREST RATE DOES NOT CHANGE

and

**IF YOU MAKE ONLY THE MINIMUM MONTHLY PAYMENTS of \$ _____ / or _____ % of your
balance (which would start at \$ _____)****

and

IF YOU MAKE ALL YOUR PAYMENTS ON TIME

THEN [fill in applicable line]

9 IT WILL TAKE YOU _____ [months] [years] to pay off your initial balance of \$ _____

or

**9 YOU WILL HAVE A BALLOON PAYMENT OF APPROXIMATELY \$ _____
DUE ON _____. (If you want to avoid the balloon, you would have to pay \$ _____ each
month.)**

**** If the monthly payments are a percentage of the outstanding balance each month, the beginning monthly
payment (which should be the highest) will be disclosed in the parenthetical. If the monthly payments are a
percentage of the beginning monthly balance, which does not change unless there are additional draws, the standard
monthly payment would be disclosed.**